



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Two Wheeler Package Policy - Enhanced Covers

UIN Number - IRDAN190RP0043V01100001

Policy Number :16040131210300001675

POLICY ISSUING OFFICE: BRANCH AURANGABAD AUTO TIE-UP (160401), THE NEW INDIA ASSURANCE CO. LTD. , AUTO TIE-UP CITY BRANCH (160401) , "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD , MAHARASHTRA , 431003. PHONE NUMBER:02402485446 / 02402484415 FAX NUMBER:NA / NA Email:nia.160401@newindia.co.in	BUSINESS CHANNEL/CPSC User: NAME: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757), PHONE NUMBER:02402350377 / / 9850049400 LAND/FAX NUMBER:/ EMAIL:kailash@jainuineinsurance.co.in /	CLAIM CONTACT: AURANGABAD (160002) ADDRESS: JEEVAN SUMAN LIC BLDG. , PL.NO.3N-5, CIDCO, JALGAON RD. , , AURANGABAD-431003. , , MAHARASHTRA , 431003. PHONE NUMBER: 2402482715 / 2402480715 MOBILE NUMBER: Email: CH1602@newindia.co.in
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INSURED DETAILS

Insured Name	NASER BIN KHALED .	Customer ID	PO75493725 (PAN No :NA)
Insured Address	FLAT NO- 30 3RD FLOOR UHAD TOWN PLAZA TOWNHALL AURANGABAD ,,, AURANGABAD ,MAHARASHTRA, 431001	Contact Number	/ / XXXXXX5559
		Email	UDAY@JAINUINEINSURAN CE.CO.IN
		GSTIN	NA

POLICY DETAILS

Period of cover	15/11/2021 12:00:01 AM to 14/11/2022 11:59:59 PM	Receipt Number	16040181210000002471 - 11/11/21
Previous Insurer	THE NEW INDIA ASSURANCE COMPANY LTD.	Previous Policy Number	16040131200300001345

VEHICLE DETAILS

Registration Number	MH-20-ES-6341	Chassis no./Engine Number	ME4JC654FHT054604/JC85 ET1089393
Make / Model	HONDA/CB SHINE	Variant:	CB SHINE
Year of manufacture	2017	Type of body / Type of Fuel	Metal/Petrol
Colour	BLACK	Cubic capacity(cc) /Wattage(kW):	125cc
Seating capacity including Driver	2	Name of registration authority	Aurangabad
Geographical Area / Zone	India	Name of the Financier	
Cover Note No/Cover Note Issue Date:	/	Automobile Association membership	none

INSURED DECLARED VALUE (in Rs)

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
41200	0	0	0	0	41200

Cover Description	Cover Opted	Cover Description	Cover Opted	Cover Description	Cover Opted
Consumable Items Cover	No	Engine Protection Cover	Yes	Nil Depreciation Cover	Yes
Return to Invoice Cover	No	Road Tax	No	No Claim Bonus Protection Cover	No

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic OD Premium	207	Basic TP Premium	752
(-)Calculated NCB Discount(25%)	51.79	(+)Compulsory PA Premium for Owner Driver(Sum Insured Rs 1500000)	275
(+)Engine Protect Cover Premium	82.4	(+)PA premium for UnNamed/Hirer/Pillion Persons(1)	70
(+)Premium for nil depreciation cover	247.2		

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Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



Calculated OD Premium	485	Calculated TP Premium	1097
Total OD Premium	485	Total TP Premium	1097
Net Premium in Rs			1582
GST in Rs			284
Total Payable in Rs			1866
Total Payable in Rs(in words):	RUPEES ONE THOUSAND EIGHT HUNDRED SIXTY-SIX ONLY		

GSTIN(Issuing Office)	27AAACN4165C3ZP
SAC	997134 (Motor vehicle insurance services)
Limitation as to use:The Policy covers use of the vehicle for any purpose other than: a)Hire or Reward b)Carriage of goods (other than samples or personal luggage) c)Organized racing d)Pace making e)Speed testing f) Reliability Trials g)Any purpose in connection with Motor Trade	
Limits of Liability:Limit of the amount the Company's Liability Under Section II 1(i) in respect of any one accident: as per the Motor Vehicles Act, 1988. Limit of the amount of the Company's Liability Under Section II 1(ii) in respect of any one claim or series of claims arising out of one event: Up to Rs. 1,00,000	
For individual covers (OD) in RS:41200	Compulsory excess in Rs:100
Imposed excess in Rs:0	Voluntary excess in Rs:0
Persons or classes of persons entitled to drive:Any person including the insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.	

PA cover for Owner Driver

Name of Nominee	Age of Nominee	Relationship with the Insured	Name of the Appointee (if Nominee is a minor)	Relationship to the Nominee
NA	NA	NA	NA	NA

PA cover for named persons

Name	CSI Opted(Rs.)	Nominee	Relationship
none	0	NA	NA

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		Rs 1582.00
SGST	9	142
CGST	9	142
IGST	0	0

In witness where of this policy has been signed at BRANCH AURANGABAD AUTO TIE-UP on this 11/11/2021 WARRANTED THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED ABINITIO This policy is subject to the Terms, conditions and exceptions applicable to Package/Liability policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 18,22.

Important notice:

The insured is not indemnified, if, the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the insured: see clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY". It is clarified that in case the declaration regarding the ncb or other previous policy details made by the insured, is found to be incorrect, all the benefits (including claim) under section-1 of this policy, will stand forfeited.

Anti Money Laundering Clause: In the event of a claim under the policy exceeding Rs 1lakh or a claim for refund of premium exceeding Rs 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company website.

I/We hereby certify that the policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of M.V. Act, 1988.

For and on behalf of The New India Assurance Company Limited

The policy is subject to TWEC endorsement attached.

Date of Issue: 11/11/2021

Duly Constituted Attorney(s)



TWO WHEELER PACKAGE POLICY - ENHANCED COVERS
(Endorsement Wording for Add on cover - Nil Depreciation)
UIN Number - IRDAN190RP0043V01100001/A0001V01201314

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "TWO WHEELER PACKAGE POLICY - ENHANCED COVERS" IS PROVIDED WITH ADD ON COVER - NIL DEPRECIATION:

TWO WHEELER PACKAGE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16040131210300001675 Additional Premium: Rs. 247.2

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section 1 of the within mentioned policy is hereby extended to the effect that in the event of any partial loss claim admissible under this policy, no depreciation shall be deducted for the replaced parts payable under the claim.

Subject to the condition that the above said coverage shall be applicable only for first two partial loss claims admitted and payable under the policy relating to an accident during the policy period.

Further No claim shall be payable :

1. For any extra fittings and / or any internal improvements in the policy other than provided by the manufacturer in the vehicle originally.
2. In relation to any accident occurring in any geographical area outside India.
3. If the vehicle is more than five years old from the date of first purchase of the new two wheeler from the dealer.
4. If the vehicle is in excluded category;
 - a) Sports model Two wheeler
 - b) Racer model Two wheeler
 - c) Imported model Two wheeler
5. After the first two admissible claims under the Enhanced Cover during the current policy period.

Excess:

From the second year age of the vehicle, additional excess of Rs. 200/- will be deducted from the claim amount in respect of each claim.

All other terms and conditions of the within mentioned policy shall remain unaltered.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 11/11/2021

Duly Constituted Attorney(s)

Two Wheeler Package Policy - Enhanced Covers

(Endorsement Wording for Add on cover Engine Protect cover)

UIN Number - IRDAN190RP0043V01100001/A0010V01201819

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE "TWO WHEELER PACKAGE POLICY - ENHANCED COVER" IS PROVIDED WITH ADD ON COVER - ENGINE PROTECT COVER.

TWO WHEELER PACKAGE POLICY - ENHANCED COVER ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. 16040131210300001675 Additional Premium: Rs. 82.4

Notwithstanding anything contained to the contrary in the within mentioned policy it is hereby declared and agreed that subject to the insured having paid the Additional premium as applicable the cover under Section 1 of the within mentioned policy is hereby extended to the effect that in the event of any partial loss claim admissible under this policy towards the loss or damage to the vehicle including its engine and / or its parts or gear box assembly due to ingress of water due to any reason (hydrostatic lock) or due to leakage of oil or lubricants (including coolant) due to any external accidental means shall be payable.



Subject to the condition that the above said coverage shall be applicable only for any two partial loss claims admitted and payable under the policy relating to accidents during the policy period.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

For and on behalf of The New India Assurance Company Limited

Date of Issue: 11/11/2021

Duly Constituted Attorney(s)

Tax Invoice No : 16040121E0003081

IRDA Registration Number: 190